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Republicans "Pledge" to Defend Insurance Industry Interests

Washington, DC - Congresswoman Betty McCollum (MN-04) welcomed the new Patient's Bill of Rights, which will take effect today, September 23, 2010. Part of the Affordable Care Act, the Patient's Bill of Rights is a historic step towards placing American families in control of their own health care.

"Starting today Americans have protections and rights that will put them in charge of their health care choices. For decades insurance companies have discriminated and denied coverage to sick patients because of pre-existing conditions. That ends today," said Congresswoman McCollum.

The Patient's Bill of Rights is the law of the land and offers the following rights, including:

- Prohibiting insurance companies from canceling a patient's health care coverage if they get sick;
- Protecting children with a chronic health condition or other pre-existing conditions from being denied coverage by insurance companies;
- Allowing young adults (to age 26) to join or stay on their parents' health insurance coverage;
- Eliminating the lifetime caps or limits on health care coverage;
- Phasing out restrictive annual caps or limits to health care coverage;
- Eliminating deductibles or co-payments for preventative health services and screenings;
- Ensuring every patients' right to choose their own doctor;
- Allowing access out-of-network emergency room care at in-network prices.

Earlier today, Republican leaders issued the "Pledge to America," which calls for repealing the Affordable Health Care Act. If repealed, the federal budget deficit will significantly increase while children and communities of color will suffer. When Republicans were in the majority in Congress (1995-2007), they did absolutely nothing to reform the broken health care system, but they call for eliminating patient rights in favor of fighting for insurance companies.

"The Republican 'pledge' rehashes the same old failed ideas that have ignored the needs of women, children, and middle class families. The only new idea is to eliminate the very consumer protections that help preserve and protect the well-being of millions of Americans,"

continued Congresswoman McCollum.

These new protections will go into effect for health care plans beginning on or after September 23, 2010.

For more information on how the new health care law will help you, click [here](#) .

Congresswoman Betty McCollum serves on the House Appropriations and Budget Committees.

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